

Application No.: 09/659,585

Attorney Docket No. 05793.3013-00

Group Art Unit: 3627

Examiner: James A. Kramer

Confirmation No.: 4493

Proposed Claim Amendments

1. (Currently Amended) A method for managing a credit card, wherein the credit card is associated with a particular identification value, the method comprising:
 - analyzing credit information of a cardholder to determine a level of risk associated with the cardholder;
 - establishing a first credit line based on the determined level of risk associated with the cardholder, the first credit line being set as a first revolving credit line and for purchase transactions made with a particular merchant;
 - establishing a second credit line based on the determined level of risk associated with the cardholder, the second credit line being set as a second revolving credit line and for purchase transactions made with any merchant other than the particular merchant, wherein the first credit line is associated with a first available credit and the second credit line is associated with a second available credit;
 - determining whether a purchase is made against the first credit line, wherein the determining comprises:
 - receiving purchase transaction data including an identification value; and

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determining that the received purchase transaction is made against the first credit line based on a determination of whether the received identification value corresponds to the particular identification value;

reducing the first available credit or the second available credit by a purchase amount based on the determination of whether the purchase is made against the first credit line; and

issuing the credit card to the cardholder with the established first credit line as a main credit line and the established second credit line as an embedded credit line, wherein the first credit line is associated with a first credit limit and the second credit line is associated with a second credit limit, and wherein the first credit limit includes the second credit limit.

11. (Currently Amended) A method for managing a credit card, wherein the credit card is associated with a particular identification value, the method comprising:

receiving credit information for a cardholder;

analyzing the received credit information to determine a level of risk associated with the cardholder;

establishing a first credit line based on the level of risk associated with the cardholder, the first credit line being set as a first revolving credit line and for purchase transactions made with a particular merchant;

establishing a second credit line based on the level of risk associated with the cardholder that is part of the first credit line and for purchase transactions made with a any merchant other than the particular merchant, wherein the first credit line is

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associated with a first available credit and the second credit line is associated with a second available credit;

determining whether a purchase is made against the first credit line, wherein determining further comprises:

receiving purchase transaction data including an identification value; and

determining that the received purchase transaction is made against the first credit line based on a determination of whether the received identification value corresponds to the particular identification value and

reducing the first available credit or the second available credit by a purchase amount based on the determination of whether the purchase is made against the first credit line; and

issuing the credit card to the cardholder with the established first credit line as a main credit line and the established second credit line as an embedded credit line, wherein the first credit line is associated with a first credit limit and the second credit line is associated with a second credit limit, and wherein the first credit limit includes the second credit limit.

128. (Currently Amended) A method for managing a credit card account for a consumer, wherein the credit card is associated with a particular identification value, the method comprising:

determining a particular merchant to be associated with the credit card;

establishing a first line of credit associated with the credit card, wherein the first credit line is for purchase transactions associated with the particular merchant;

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establishing a second line of credit line associated with the credit card, wherein the second line of credit is for purchase transactions associated with merchants other than the particular merchant;

associating the first line of credit with a first credit limit and the second line of credit with a second credit limit, wherein the first credit limit is higher than the second credit limit, wherein the first line of credit is a main line of credit and the second line of credit is an embedded line of credit and the credit limit of the first line of credit includes the credit limit of the second line of credit, and further wherein the first line of credit is associated with a first available credit and the second line of credit is associated with a second available credit;

determining, for each purchase transaction made by the consumer, whether the purchase transaction is to be associated with the first line of credit or with the second line of credit, wherein the determining further comprises:

receiving purchase transaction data including an identification value; and
determining that the received purchase transaction is to be associated
with the first line of credit based on a determination of whether the received
identification value corresponds to the particular identification value;
reducing the first available credit or the second available credit by a purchase
transaction amount based on the determination of whether the purchase transaction is
to be associated with the first line of credit or with the second line of credit; and

providing an account statement to the consumer, wherein the account statement identifies which purchase transactions are associated with the first line of credit and the second line of credit, respectively;

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wherein a payment received from the consumer is allocated to at least one of the
first line of credit or the second line of credit.